

WOMEN AND AGING

Identifying the Issue and Challenges Women Face as They Age
*With Strategies for Addressing the Challenges at the
County and Community Levels*

Proceedings of the February 2, 2006 Roundtable on Women and Aging

Sponsored by the Riverside County Foundation on Aging

In partnership with

The Community Foundation Serving Riverside and San Bernardino Counties
The Riverside County Office on Aging
University of California, Riverside Extension / UC Riverside Osher Lifelong
Learning Institute

March 2006



PREFACE

The Riverside County Foundation on Aging wishes to thank its co-sponsors for their help and support in producing this roundtable. Special thanks goes to The Community Foundation for hosting the roundtable and providing valuable logistical support.

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INTRODUCTION

As the population ages, new questions arise concerning gender-specific implications for growing older. For women, these entail unique economic, social and political considerations which impact their financial security, health, self-respect, and independence as they age. These considerations create significant challenges for women. But there are also current and emerging opportunities that women can leverage to redefine and recreate the concept of retirement, and contribute in new and vital ways to strengthening their communities.

This is a particularly critical issue for Riverside County given the rapid growth of its population, especially its older adult population. Riverside County currently is the fastest growing county in the state, and has the fourth largest senior population for all counties in California. In the coming 10 years, the County's population is expected to grow by just over 40%, while the number of residents age 60 and older is expected to increase by almost 53%. By that time, almost 18% of the population will be age 60 or older. Following national trends, over one-half of these seniors will be women. A growing number will be members of the County's increasingly ethnically and racially diverse population. Many older women will be caregivers. And large numbers will be living at or below the poverty line.

On February 2, 2006, the Riverside County Foundation on Aging, in partnership with the Riverside County Office on Aging, The Community Foundation Serving Riverside and San Bernardino Counties, and the University of California Riverside Extension / UC Riverside Osher Lifelong Learning Institute, convened an invitational roundtable to explore the gender-specific challenges women face as they age, and suggest strategies for addressing them. The goal of the roundtable was to lay the groundwork for an action agenda that could be implemented by community and public policy leaders. Eighteen women, all leaders in their respective fields, attended the roundtable, moderated by Lu Verne M. Molberg, Director of the Riverside County Office on Aging. A list of attendees can be found on page 12.

Roundtable participants addressed the following questions:

1. What do you think are the most important challenges women face as they age? Why is it important to address these challenges? Who should care about them? What are the social and economic consequences of *not* addressing the issues? Are there any benefits to addressing the issues?
2. What kinds of strategies could be used to help women address and overcome these challenges?
3. Do you think that women can take advantage of special opportunities as they age? If yes, what are these opportunities, and what strategies can women use in their communities to capitalize on them?
4. What community and social resources could be leveraged to help women address the challenges and capitalize on the opportunities associated with aging? What are the

next steps in taking advantage of these resources? What steps can we take today – and tomorrow – to bring attention to the issue and make a difference?

Many roundtable participants noted that they were attending to learn more about the issue and learn from their peers how they were addressing the challenges with which they were all too familiar. They felt strongly that it was the responsibility of all community leaders to address what has become a pressing social and economic issue, and that if they, as leaders in their communities and professions, did not care about or advocate for older women, who would?

During the four-hour discussion, roundtable participants explored the gender-specific challenges women face as they age and suggested strategies for addressing them. They then identified current and emerging age-related opportunities for women, and finally, they identified steps that women can take now to raise awareness of the issue and work toward bringing about change in their communities.

Roundtable participants agreed that Riverside County has an opportunity to set the stage and become the model for other counties and communities in how it recognizes and addresses the issues faced by every one of its aging citizens, not just its older women. But capitalizing on this opportunity will take more than individual action. The endeavor will succeed only if all public and private sector organizations and resources are brought to the table and pledge their dedication, involvement and commitment. The effort calls for nothing short of a revolutionary shift in how our communities (and society itself) think about women and all aging adults – not as problems but as people with valuable knowledge, wisdom and insights who can contribute to the health and wellbeing of our community.

Rather than a verbatim transcription of the proceedings, this document presents the major challenges and opportunities identified by roundtable attendees, and the strategies and recommendations they offered for addressing and capitalizing on the challenges.

ISSUES AND CHALLENGES FACING WOMEN AS THEY AGE

1. Our society generally tends to devalue older women, especially when they are portrayed in the media, by perpetuating stereotypes and continuing to depict older women in negative, often degrading ways. As a result, many older women say they feel invisible or struggle with a persistent negative self-image. But the media cannot bear all the blame for this. Many older women themselves have internalized the stereotypes and are guilty of perpetuating them, either intentionally or unintentionally, but not speaking up and speaking out. Or as one roundtable attendee put it, “by staying in the *aging* closet.”

2. Many women encounter serious financial problems as they age. They tend to enter older age with fewer financial resources than men because of disparities in the Social Security program, the tendency for women to be paid less than men for equivalent work, lack of adequate financial planning, and other circumstances. Women entering retirement may have spent the majority of their lives as unpaid homemakers and/or employees in lower-paying jobs. Some women lost their retirement security when their husbands died, when their husbands’ employers drastically revised (or eliminated) the company’s pension plans, or when they were divorced. Women also tend to participate at a lower rate than men in stock option plans and they tend to make smaller contributions to 401k and other self-funded retirement plans. Many older women have worked in jobs with limited health insurance protection. And a growing number of older women are supporting households that have grown due to adult children who have returned home, often with their spouses and children.

3. Women of all ages traditionally have faced discrimination in the workplace both in terms of gender inequality and the persistence of a glass ceiling. As women age, this discrimination becomes more serious. Additionally, many older women were never trained in basic career and job skills, including computers, communications, time management, negotiations and other critical skills; or they were unable to consistently hone these skills because they had to leave the workforce at various times due to caregiving, childrearing and other responsibilities (see Point 5 below).

4. Low health literacy is a particularly serious problem for many older women, especially women in minority populations. Language and cultural barriers are often responsible for this. But at the same time, gynecologists and primary care physicians often fail to educate their older women patients on age-related health promotion and disease prevention topics, focusing instead on identifying and treating presenting health problems. Part of the reason for this failure is the time-constraints put upon many physicians by managed care plans and insurers. But except for geriatricians, physicians typically are not trained to recognize and address the health literacy needs of their older women patients, or they are uncomfortable doing so.

5. Women at societally determined times have been expected to serve as caregivers to their husbands, their parents, their husbands’ parents and, more recently, their adult children and grandchildren. Even when working, many older women are caring for

disabled spouses, other family members and even close friends. Public policy and many social institutions have tended to support and perpetuate this situation.

6. Many older women, especially women in minority communities, experience barriers and challenges in accessing the health, social and other support services they need. Riverside County's population is becoming increasingly diverse, with sizeable (and growing) Hispanic, African-American, Korean, Filipino, Vietnamese and other populations. Older women are more apt to be living alone, and many are unable to reach out for help because of poverty, physical or mental problems, lack of knowledge and/or lack of social support networks. They may live in communities where they are not reached by traditional social and health service programs. Language and other cultural barriers, including distrust of the government and mainstream social programs and health providers, may exacerbate this isolation in some minority communities, and prevent older women from receiving the critical services and support they need.

STRATEGIES FOR ADDRESSING THE CHALLENGES

1. Educate, train and mobilize women

Ongoing educational opportunities could be provided for older women to help them learn or brush up on critical social and workplace skills, including training in computers, workplace communications, self-confidence, negotiating techniques, and other vital areas. This training could be extended to women of all ages to ensure that younger women possess and have honed these skills as they age. Such forms of training will help women gain a competitive edge and will enable them to remain productive and vital members of the community as they age. This, in turn, will strengthen the economic health and vitality of Riverside County

Mentoring is a powerful way to help women of all ages make meaningful advances in their personal, social and work lives. Women who have made successful age-related transitions can work with and mentor other women, including older women, sharing their experiences and advice, and providing the support and guidance many people need to understand the aging process and create strategies for aging successfully. While this can be done on a volunteer basis, it could also be institutionalized by building formal mentoring services into existing programs on a compensated basis.

This is not something that older women can do alone. Younger women must be sensitized to the issue, not just because they will bring energy and resources to the playing field, but also because they, too, will face these issues as they age. Women of all ages should be encouraged and given the opportunity for becoming advocates in their communities. They can help key community leaders and institutions understand the issues women face as they age, the economic, social and cultural benefits that can be realized when communities address these issues, and how to build or restructure programs, services and initiatives that can effectively address the situation.

Consideration could be given to bringing Riverside County's many colleges and universities together to create a *Higher Education Coalition on Women and Aging*. This coalition could act as a catalyst for addressing many of the issues and recommendations discussed at the roundtable. (see Point 2 below).

2. Assess, prioritize and implement strategies for addressing the needs of older women in Riverside County, focusing on the neighborhood level

Riverside County colleges and universities could join with other organizations and agencies, including churches and other faith-based groups, to conduct a County-wide assessment to identify the needs of older women and gaps in service. A particular focus of the assessment should be identifying housing, transportation and health-related needs.. Special emphasis should be placed on reaching older women within the County's diverse ethnic and racial populations. Whenever possible, focus groups should be held in and supported by local neighborhood organizations, since focus groups tend to be more effective at generating useable information than surveys.

Once the needs assessment has been completed and priority need areas identified, women can use the information to advocate with local and County-level policy makers, program directors and other resources to educate, inform and press for solutions, including change at the system level.

Reaching, assessing and addressing the needs of older women within the County's diverse ethnic and racial communities will be a special challenge requiring innovative approaches. Language and cultural barriers often make women, especially older women, reluctant to reach beyond their immediate families for help. Transportation also is often a barrier. In addition, people in these communities often distrust government agencies and official written materials. Local community organizations and, especially, religious leaders and institutions in local minority communities should be enlisted to publicly support and help with outreach efforts.

One outreach approach being used with great success in Hispanic communities, and which could be adapted to reaching, educating and empowering older women, is the *Promotoras* program. Promotoras are women from local Hispanic communities, trusted and known local residents, who have been trained to work with their families, friends and neighbors to educate them about housing, education, workforce development, health and other issues. In addition to telling residents about services that could benefit them, Promotoras provide critical links to opportunities for women and their families.

The basic premise of the Promotoras is straightforward: when you train Latina women and help them in their personal and professional lives, you're helping the entire family (and depending upon how the program is structured, others in the immediate community) because the woman holds a place of honor in the family. In some areas, Promotoras work directly with local hospitals and social service agencies to help people who need critical services but have been unable to access them because of language barriers and other reasons.

Notable successes are the Promotoras program sponsored since 1991 by Planned Parenthood Los Angeles, and Texas A&M University's Community Outreach Partnership Centers. The Robert Wood Johnson Foundation has been active in supporting the model. In September 2002, the Community Health Worker Promotoras Network held its annual meeting at the University of California Riverside.

The Promotoras model could be adapted for use in local ethnic and racial communities in Riverside County to help reach out to and serve older women in these communities. Local government agencies as well as social service agencies, health providers and other organizations could use the Promotoras model to train and use local women to work with their peers, providing the opportunity for direct outreach into these communities and linkages with vital services that older women may not be accessing.

3. Work with and educate the media on the need to portray older women in more positive and affirming ways

Cultural attitudes and stereotypes can work against women as they age, devaluing their physical appearance and ignoring or downplaying the vital social and cultural roles women perform as mentors, nurturers and, as one roundtable participant noted, “sages in their families and communities.” Nowhere is this stereotyping more prevalent and consistent than in the media. The emotional impact on older women can be serious and debilitating, leading to low self-esteem and personal devaluation. As noted above, many older women say that they feel invisible or are constantly struggling with a negative self-image. Working with and educating the media on ways to portray older women in more positive and affirming ways will go a long way toward changing cultural attitudes and, subsequently, changing the way society looks at and values older women. Media leaders should be made aware of and educated on the issues and challenges women face as they age, and how they can become partners in addressing these issues.

4. Educate and work with local employers to hire and/or retain their older workers

Employers are facing a dual challenge. A growing number of their employees are nearing retirement age or are already leaving, taking with them critical skills, knowledge and work habits that have helped make their employers profitable and productive. At the same time, the nation faces a birth-rate related labor shortage at a time when many younger workers who are entering the labor force may come with educational and work-related skill deficiencies. Studies show that older workers, and especially older women, want to (and in many cases must) work and be employed in meaningful jobs. Rather than being deadweights, many of these older workers are every bit as smart and productive as their younger co-workers. Studies also show that older adults who work tend to be physically and mentally healthier. In sum, older workers, including older women, constitute a valuable resource for employers who can capitalize on their skills, loyalty and work habits to remain profitable and productive. When Riverside County employers tap the talents of this growing pool, they will benefit, living standards will be higher, and some of the financial problems associated with a rapidly aging population will be easier to solve.

Several steps could be taken by women individually, collectively, and in concert with local business organizations, to work with Riverside County employers to discard the outdated rules, practices and prejudices that prematurely retire and keep from the workplace older adults who would prefer to keep working.

First, educate employers on the new definitions of aging driven by longevity, health and lifestyle trends. Increasingly, *middle age* is being defined as between the ages of 55 and 75 (seniors are now being defined as those age 75 to 95!). Today’s Baby Boomers, many of whom are reaching retirement age, are among the best educated and most vital, energetic and healthy adults entering this newly defined “middle age” category. And they often are every bit as productive and hard work as their younger co-workers..

Second, educate employers on the benefits of structuring flexible and creative initiatives to retain their older workers and/or bring older women back into the workforce. Some employers have taken the lead in creating innovative approaches to retaining their skilled older workers, including outsourcing jobs to women who prefer to work from their homes. Local senior centers could be involved by becoming recipients of outsourcing contracts for older women (and all older adults) living within their service areas.

Third, develop a checklist for employers on steps they can take to become a *senior friendly* workplace. Working with local Chambers of Commerce and other business entities, a program recognizing *Riverside County's Best Employers for Women Over 50* could be launched modeled on AARP's *Best Employers for Workers Over Fifty* annual recognition program.

Fourth, educate employers on the value of using their older women employees to train and mentor their younger employees. Older employees tend to have better work habits and attitudes, have "walked the walk," and have an experience bank that all workers would benefit from tapping

5. Educate and work with cities and local communities

Older women are more apt to be living alone than men, and many of them wish to remain in their own homes as they age (age in place) but may be unable to do so because they have a disability that makes living alone impractical or dangerous. They may need modifications to the house or unit, or they would be better off living in a shared or communal home rather than an institutional setting. Unfortunately, many cities and local jurisdictions have zoning and other issues that prevent or otherwise hinder the creation of flexible living arrangements that would benefit older adults, especially women.

Women could work with their local jurisdictions to educate local officials, including mayors, city council and planning board members about the issue, examine zoning, fees, and other policies that may hinder the ability of older women (and all older adults) to age in place if they wish, and address any institutional biases that may be coming into play. Attention also could be focused on working with city planners and other public officials to find ways to use land developer fees to fund senior and multi-generational programs and centers, as is currently done to support the building of schools and parks.

6. Educate and work with health care providers

Many older women, especially those living in minority communities, suffer from low health literacy and often have trouble accessing appropriate health care and wellness services. At the same time, many health care providers, including physicians and hospital staff, are unaware of the special problems that prevent older women from receiving quality health care services. Special efforts should be made to bring physicians, hospital staff and other health care providers together to learn about the problems older women face when accessing health care services. Additionally, hospitals, medical groups and

other organizations, including the Riverside County Medical Association, could be brought together to help educate physicians and other providers on the need to address the health literacy needs of their older female patients.

Special attention must be paid to the health care access and health literacy needs of older women who are poor, underserved, or members of minority communities. This will become an especially acute problem given impending changes and benefit cuts in Medicare and the Medi-Cal system. The Promotoras model cited above (Point 2) could be used to reach out to and help older women with their health care access and literacy needs, including educating older women on their rights and options when they deal with the healthcare delivery system, and how to communicate assertively with health care providers and public programs.

7. Leverage the power of intergenerational initiatives

Involving County residents of *all* ages – from school students through the oldest of the old – in the efforts to address the issues and challenges faced by people as they age will help ensure that the County has created and nurtures an environment in which people can live productive, healthy and independent lives. Bringing women of all ages together to promote information, education, understanding and awareness among the generations will yield tremendous dividends in helping the County achieve this goal. One local initiative currently underway that could serve as a model and/or potential linkage is the Intergenerational Forum being sponsored by the Riverside County Advisory Council on Aging on June 3, 2006. Working with the Riverside Youth Commission and local Youth Council members and others, the Advisory Council has designed a day-long event for people of all ages to discuss intergenerational stereotypes and myths and how cultural differences impact quality of life for youth as well as seniors. Attendees also will explore issues of concern to people of all ages, and develop strategies for addressing these issues at the local level County-wide.

OPPORTUNITIES FOR WOMEN AS THEY AGE

As they age, women are presented with several opportunities that can enhance their quality of life and sense of fulfillment, and the quality of life of their peers. Roundtable participants noted, for example, that because of their age, women often can become more of an authoritative presence in their communities, finding their own voice and using that voice to empower, advocate and work for change. They can mentor and teach other women, helping them to “speak up and be heard” and, in the process, regain their confidence and self-esteem as older women.

A record number of women over 50 are starting their own businesses, and while limited, there are resources being developed that target this cohort of women entrepreneurs. While not for everyone, entrepreneurship among older adults generally has been found to encourage vitality and lead to a more productive and satisfying aging process. One of the few studies of older women entrepreneurs suggests that women who become entrepreneurs at a later age do so because they want to be in control of personal decision-making, have the ability to influence their own environment, exercise self-reliance, personally affect their economic and physical wellbeing, and adapt to life changes. The study found a correspondence between key features of successful aging and the move into self-employment in whatever form.

As noted in Point 4 above, older women constitute a valuable pool of skills, talents and experience for employers. And as employers begin to experience the coming labor shortage created by retiring boomer generation workers and fewer younger workers coming into the workforce, older women interested in staying in or reentering the workforce will have a competitive advantage when they market their availability.

Finally, there is a tremendous opportunity for older women to act as mentors and guides to women of all ages, either as volunteers or as part of formal mentoring schemes that could be created and linked to existing programs and services.

STEPS THAT CAN BE TAKEN NOW TO ADDRESS THE ISSUES AND HELP WOMEN CAPITALIZE ON THE OPPORTUNITIES

At the conclusion of the roundtable, participants were asked to provide their thoughts and suggestions on what they and other women could do now in their communities to address the issues, challenges and opportunities discussed during the roundtable. The following summarizes the steps they identified.

1. Ensure that we do not generalize about all older women as a group; develop strategies that take into account differences among different kinds of women; make sure we are sensitive to this in outreach and education programs.
2. Individually come out of the *aging closet* to help break down the negative stereotypes about older women.
3. Use the power of the Internet to reach, educate and inform women; use websites to list resources and opportunities for older women; work with local public libraries to promote Internet access.
4. Use television and other media to educate, inform and empower older women. Focus on the use of local public access channels, cable TV outlets, and radio to reach and help women, especially those in ethnically and racially diverse communities, find their voices and regain their self-confidence. Enlist the help of local media in campaigns to create an awareness of the issues faced by women as they age and highlight what women are doing individually and collectively to address the issues.
5. Involve religious leaders and institutions in efforts to reach, educate, involve and empower older women, especially in ethnically and racially diverse communities.
6. Create partnerships with the colleges and universities located in Riverside County and leverage their resources to raise awareness and help educate people on the issues at stake. Most of these colleges and universities also have strong traditions of involving their students in local public service, and women and aging could be one area for student involvement.
7. Train older women to be advocates and educators in their local neighborhoods, including through the use of the Promotoras model cited above.
8. Involve and leverage the power of the local Inland Empire Chapter of the Society of Human Resource Managers, with over 200 members, to create strategies and programs for addressing the workforce needs of and issues faced by older women.
9. Use older women at local job fairs and other venues to educate younger women on basic job and job-finding skills.

10. Educate local employers in the community on the value of their older workers, focusing on the role older women can play in helping employers maintain their productivity and profitability.
11. Explore creating intergenerational ventures to bring women of all ages to the effort. Involve and work with local schools, faith-based organizations, youth councils and other entities to bring the generations together to promote information, education, understanding and awareness.
12. Create mechanisms for identifying, working with and educating employed older women reaching retirement age who wish to remain in the workforce but lack the confidence and negotiations skills needed to work with their employers to create flex time and other job arrangements.
13. Work with and educate local and county public officials, including mayors, city councils, and County Supervisors and agencies, on the issues confronting women as they age, what needs to be done to address them, and how such efforts will contribute to the economic health and wellbeing of our communities.

ROUNDTABLE ATTENDEES

The following individuals attended the February 2, 2006 Roundtable on Women and Aging

Sheryl Alexander
President & CEO
The Community Foundation
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University of California Riverside
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Ellie Bennett
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Tanya Love
Program Manager
Riverside County Transportation
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Lynn M. Campbell
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VNA of the Inland Counties
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Dr. Constance L. Milton
Dean, School of Nursing
California Baptist University
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Lynne Craig
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Eddie Dee Smith Senior Center
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Martha Minkler
President
MJM Management Corporation
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Dr. Christine Ward Gailey
Professor and Chair, Dept. of Women's
Studies & Anthropology
University of California Riverside
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Lu Verne M. Molberg (Moderator)
Director
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Nancy Hart
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Dr. Kathleen Montgomery
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Lois Hoyt
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Irene Morales
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Toni Lawrence
Director, Arts & Humanities and Osher
Lifelong Learning Institute

Dr. Prudence LaBeach Pollard
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Lori Stone Rubin
Legislative Team Member

Office of Supervisor Jeff Stone
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Dr. Rita Strombeck, President
HealthCare Education Associates
Palm Springs, CA

ABOUT THE ROUNDTABLE'S CO-SPONSORS

Riverside County Foundation on Aging

The Riverside County Foundation on Aging works to ensure that programs and services provided by the County to its older adults will keep pace with current – and future – needs. To accomplish this, the Foundation works to strengthen and expand programs offered by the Riverside County Office on Aging, and to support the work of the Riverside County Advisory Council on Aging. The Foundation also serves as a catalyst for creating innovative public-private sector partnerships to leverage existing resources to develop new, innovative solutions to meeting the needs of the County's older adults, especially those who are underserved and vulnerable. Contact the Foundation at (951) 776-7792.

Riverside County Office on Aging

As the official Area Agency on Aging for Riverside County, the Office on Aging works to ensure enhanced quality of life across generations. The Office on Aging funds home and community-based services, including volunteer opportunities, outreach, transportation, adult day care, legal services, in-home support, ombudsman services, congregate and home-delivered meals, community elder abuse education, and peer counseling. In addition, the office funds advocacy initiatives, educational workshops, and technical assistance provided to the community on planning and program development. It sponsors educational events that address emerging senior issues and bring key members of the community together to consider steps in making system changes, as well as encourage new local programs in response to changing needs. The Office on Aging also provides services for seniors and adults with disabilities directly or through contracts with community agencies. Contact the Office on Aging at (951) 867-3800 or visit www.rcaging.org.

The Community Foundation Serving Riverside and San Bernardino Counties

The mission of The Community Foundation is to enhance the quality of life in the communities it serves. The Foundation was created in 1941 as an endowment to benefit students attending Riverside City College. Over the years, the Foundation gradually adopted a broader focus, and in 2000 adopted its current name to reflect its larger service area and scope of program funding. Today, the Foundation manages over \$35 million from more than 160 component funds. Contact the Foundation at (951) 684-4191 or visit www.thecommunityfoundation.net.

University of California Riverside Extension / UC Riverside Osher Lifelong Learning Institute

UC Riverside Extension is the continuing education branch of the University of California, Riverside. It operates independently and without state funds as a nonprofit division of UC Riverside, meeting the educational needs for career advancement, career

changes, teacher training and the cultural interests of the area's adult population. The program enrolls approximately 30,000 students each year in about 1,800 catalog courses. Contact UC Riverside Extension at (951) 827-4105 or visit www.extension.ucr.edu/.

The UC Riverside Osher Lifelong Learning Institute provides intellectually stimulating learning opportunities for semi-retired or retired individuals by encouraging involvement in university life. It does this by offering a curriculum of unique classes consistent with the high standards of the University of California. Classes are designed specifically for those ages 50 and above who want to learn for the pure enjoyment of learning. Contact the Osher Institute at (951) 827-7139 or visit www.extension.ucr.edu/olli/.